

<i>SERFF Tracking Number:</i>	<i>MUTM-127277872</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Mutual of Omaha Insurance Company</i>	<i>State Tracking Number:</i>	<i>49080</i>
<i>Company Tracking Number:</i>	<i>KELLY KRUMWIED</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Advertising - ML11766_0511</i>		
<i>Project Name/Number:</i>	<i>Long Term Care Advertising/ML11766_0511</i>		

Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-127277872 State: Arkansas
ML11766_0511

TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed-Closed State Tr Num: 49080

Sub-TOI: LTC03I.001 Qualified Co Tr Num: KELLY KRUMWIED State Status: Filed-Closed

Filing Type: Advertisement Reviewer(s): Harris Shearer, Stephanie Fowler

Author: Kelly Krumwied Disposition Date: 07/12/2011

Date Submitted: 06/17/2011 Disposition Status: Filed-Closed

Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: Long Term Care Advertising

Project Number: ML11766_0511

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 07/12/2011

State Status Changed: 07/12/2011

Deemer Date:

Created By: Kelly Krumwied

Submitted By: Kelly Krumwied

Corresponding Filing Tracking Number:

Filing Description:

NAIC #261-71412

FEIN #47-0246511

Mutual of Omaha Insurance Company

Long-Term Care Advertising

ML11766_0511

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

SERFF Tracking Number: MUTM-127277872 State: Arkansas
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 49080
Company Tracking Number: KELLY KRUMWIED
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Advertising - ML11766_0511
Project Name/Number: Long Term Care Advertising/ML11766_0511

We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,

Product and Advertising Compliance
Regulatory Affairs
For questions, please contact Carly Cole
Phone: 402-351-2476; Fax: 402-351-5298
Email: advfilings@mutualofomaha.com

kk

Company and Contact

Filing Contact Information

Carly Cole, Product & Advertising Compliance carly.cole@mutualofomaha.com
Consultant
Mutual of Omaha 402-351-2476 [Phone]
Mutual of Omaha Plaza 402-351-5298 [FAX]
Omaha, NE 68175

Filing Company Information

Mutual of Omaha Insurance Company	CoCode: 71412	State of Domicile: Nebraska
Mutual of Omaha Plaza	Group Code: 261	Company Type: Health Insurance
Omaha, NE 68175	Group Name:	State ID Number:
(402) 351-6910 ext. [Phone]	FEIN Number: 47-0246511	

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:

SERFF Tracking Number: *MUTM-127277872* *State:* *Arkansas*
Filing Company: *Mutual of Omaha Insurance Company* *State Tracking Number:* *49080*
Company Tracking Number: *KELLY KRUMWIED*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *Long Term Care Advertising - ML11766_0511*
Project Name/Number: *Long Term Care Advertising/ML11766_0511*
Per Company: *No*

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mutual of Omaha Insurance Company	\$50.00	06/17/2011	48819646

<i>SERFF Tracking Number:</i>	<i>MUTM-127277872</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Mutual of Omaha Insurance Company</i>	<i>State Tracking Number:</i>	<i>49080</i>
<i>Company Tracking Number:</i>	<i>KELLY KRUMWIED</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Advertising - ML11766_0511</i>		
<i>Project Name/Number:</i>	<i>Long Term Care Advertising/ML11766_0511</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	07/12/2011	07/12/2011

<i>SERFF Tracking Number:</i>	<i>MUTM-127277872</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Mutual of Omaha Insurance Company</i>	<i>State Tracking Number:</i>	<i>49080</i>
<i>Company Tracking Number:</i>	<i>KELLY KRUMWIED</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Advertising - ML11766_0511</i>		
<i>Project Name/Number:</i>	<i>Long Term Care Advertising/ML11766_0511</i>		

Disposition

Disposition Date: 07/12/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>MUTM-127277872</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Mutual of Omaha Insurance Company</i>	<i>State Tracking Number:</i>	<i>49080</i>
<i>Company Tracking Number:</i>	<i>KELLY KRUMWIED</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Advertising - ML11766_0511</i>		
<i>Project Name/Number:</i>	<i>Long Term Care Advertising/ML11766_0511</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Memorandum of Variability	Filed-Closed	Yes
Form	Letter	Filed-Closed	Yes

SERFF Tracking Number: MUTM-127277872 State: Arkansas

Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 49080

Company Tracking Number: KELLY KRUMWIED

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Long Term Care Advertising - ML11766_0511

Project Name/Number: Long Term Care Advertising/ML11766_0511

Form Schedule

Lead Form Number: ML11766_0511

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-	ML11766_0	Advertising	Letter	Initial		0.000	ML11766_05
Closed	511						11.pdf
07/12/2011							

There's No Place Like Home

Your home is the center of your life. It's where your kids grew up. And it's where they'll keep coming for family dinners and holiday get-togethers. Your home is where you're most comfortable. And it's where you plan to stay.

If you're like most people, going to a nursing home is something you don't want to do. But, did you know a long-term care insurance policy actually may help keep you out of a nursing home by allowing you to get the care you need right in your own home?

A long-term care insurance policy also may help alleviate your other concerns. For example:

- If you don't want your kids to have to worry about taking care of you, long-term care insurance can provide benefits to help pay for care so you can enjoy the time you and your kids spend together
- If you don't want to put your retirement savings at risk, long-term care insurance can help you protect your savings from the high cost of long-term care services so you can do all the things you planned to do in retirement
- If you don't want others making decisions about your care, long-term care insurance helps allow you to decide what's best for you so you get the care you need in the setting of your choice
- If you want to have something to leave your kids, long-term care insurance can help ensure you're not putting your kids' inheritance in jeopardy

Let me show you how a long-term care insurance policy from Mutual of Omaha Insurance Company can help you stay at home so you can continue living life on your own terms. Contact me today. I'll be happy to provide a no-cost assessment of your long-term care needs. And as always, there's no obligation to buy.

[AGENT NAME]

[AGENT PHONE NUMBER]

[AGENT E-MAIL]

P.S. Some people mistakenly believe long-term care insurance is too expensive. Many of our customers tell us it turned out to be more affordable than they thought. Be sure to ask me about a variety of premium allowances that can significantly lower your cost.

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175-0001, [1-800-775-6000]. Policy forms LTC09M, LTC09M-AG (or state equivalent) In ID: LTC09M-ID, LTC09M-AG-ID, In NC: LTC09M-NC, LTC09M-AG-NC, In OK: LTC09M-OK, LTC09M-AG-OK, In OR: LTC09M-OR, LTC09M-AG-OR, In PA: LTC09M-PA, LTC09M-AG-PA, In WA: LTC09M-WA, LTC09M-AG-WA. Coverage may vary by state. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent or write to the company.

This is a solicitation of insurance. An insurance agent may contact you by telephone to provide additional information (in WA: producer).

<i>SERFF Tracking Number:</i>	<i>MUTM-127277872</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Mutual of Omaha Insurance Company</i>	<i>State Tracking Number:</i>	<i>49080</i>
<i>Company Tracking Number:</i>	<i>KELLY KRUMWIED</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Advertising - ML11766_0511</i>		
<i>Project Name/Number:</i>	<i>Long Term Care Advertising/ML11766_0511</i>		

Supporting Document Schedules

		Item Status:	Status
			Date:
Satisfied - Item:	Memorandum of Variability	Filed-Closed	07/12/2011
Comments:			
Attachment:			
VM-ML11776_0511.pdf			

VARIABLE MATERIAL FOR ADVERTISING FORM ML11766_0511

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

[1-800-775-6000]

Explanation

The phone number is variable in case it changes in the future.

[Agent Name] [Agent Phone Number] [Agent Email]

Agent name sending the letter. Agent Phone Number will be the agent's phone number. Agent Email will be the agent's email address.